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EXAMINER
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FU, HAO

ART UNIT	PAPER NUMBER
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3696

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PAPER

**Please find below and/or attached an Office communication concerning this application or proceeding.**

The time period for reply, if any, is set in the attached communication.

<b>Office Action Summary</b>	<b>Application No.</b> 10/711,550	<b>Applicant(s)</b> MCMONAGLE ET AL.	
	<b>Examiner</b> HAO FU	<b>Art Unit</b> 3696	

-- The MAILING DATE of this communication appears on the cover sheet with the correspondence address --

### Period for Reply

A SHORTENED STATUTORY PERIOD FOR REPLY IS SET TO EXPIRE 3 MONTH(S) OR THIRTY (30) DAYS, WHICHEVER IS LONGER, FROM THE MAILING DATE OF THIS COMMUNICATION.

- Extensions of time may be available under the provisions of 37 CFR 1.136(a). In no event, however, may a reply be timely filed after SIX (6) MONTHS from the mailing date of this communication.
- If NO period for reply is specified above, the maximum statutory period will apply and will expire SIX (6) MONTHS from the mailing date of this communication.
- Failure to reply within the set or extended period for reply will, by statute, cause the application to become ABANDONED (35 U.S.C. § 133). Any reply received by the Office later than three months after the mailing date of this communication, even if timely filed, may reduce any earned patent term adjustment. See 37 CFR 1.704(b).

### Status

- 1) ☒ Responsive to communication(s) filed on 16 May 2008.
- 2a) ☒ This action is **FINAL**.                      2b) ☐ This action is non-final.
- 3) ☐ Since this application is in condition for allowance except for formal matters, prosecution as to the merits is closed in accordance with the practice under *Ex parte Quayle*, 1935 C.D. 11, 453 O.G. 213.

### Disposition of Claims

- 4) ☒ Claim(s) 1-62 is/are pending in the application.
- 4a) Of the above claim(s) \_\_\_\_\_ is/are withdrawn from consideration.
- 5) ☐ Claim(s) \_\_\_\_\_ is/are allowed.
- 6) ☒ Claim(s) 1-62 is/are rejected.
- 7) ☐ Claim(s) \_\_\_\_\_ is/are objected to.
- 8) ☐ Claim(s) \_\_\_\_\_ are subject to restriction and/or election requirement.

### Application Papers

- 9) ☐ The specification is objected to by the Examiner.
- 10) ☐ The drawing(s) filed on \_\_\_\_\_ is/are: a) ☐ accepted or b) ☐ objected to by the Examiner.  
Applicant may not request that any objection to the drawing(s) be held in abeyance. See 37 CFR 1.85(a).  
Replacement drawing sheet(s) including the correction is required if the drawing(s) is objected to. See 37 CFR 1.121(d).
- 11) ☐ The oath or declaration is objected to by the Examiner. Note the attached Office Action or form PTO-152.

### Priority under 35 U.S.C. § 119

- 12) ☐ Acknowledgment is made of a claim for foreign priority under 35 U.S.C. § 119(a)-(d) or (f).
- a) ☐ All    b) ☐ Some \*    c) ☐ None of:
1. ☐ Certified copies of the priority documents have been received.
  2. ☐ Certified copies of the priority documents have been received in Application No. \_\_\_\_\_.
  3. ☐ Copies of the certified copies of the priority documents have been received in this National Stage application from the International Bureau (PCT Rule 17.2(a)).

\* See the attached detailed Office action for a list of the certified copies not received.

### Attachment(s)

- |  |   |
|--|---|
| 1) <input type="checkbox"/> Notice of References Cited (PTO-892)                     | 4) <input type="checkbox"/> Interview Summary (PTO-413)           |
| 2) <input type="checkbox"/> Notice of Draftsperson's Patent Drawing Review (PTO-948) | Paper No(s)/Mail Date. _____                                      |
| 3) <input type="checkbox"/> Information Disclosure Statement(s) (PTO/SB/08)          | 5) <input type="checkbox"/> Notice of Informal Patent Application |
| Paper No(s)/Mail Date _____  | 6) <input type="checkbox"/> Other: _____                          |

### **DETAILED ACTION**

All claims are drawn to the same invention claimed in the application prior to the entry of the submission under 37 CFR 1.114 and could have been finally rejected on the grounds and art of record in the next Office action if they had been entered in the application prior to entry under 37 CFR 1.114. Accordingly, **THIS ACTION IS MADE FINAL** even though it is a first action after the filing of a request for continued examination and the submission under 37 CFR 1.114. See MPEP § 706.07(b). Applicant is reminded of the extension of time policy as set forth in 37 CFR 1.136(a).

A shortened statutory period for reply to this final action is set to expire **THREE MONTHS** from the mailing date of this action. In the event a first reply is filed within **TWO MONTHS** of the mailing date of this final action and the advisory action is not mailed until after the end of the **THREE-MONTH** shortened statutory period, then the shortened statutory period will expire on the date the advisory action is mailed, and any extension fee pursuant to 37 CFR 1.136(a) will be calculated from the mailing date of the advisory action. In no event, however, will the statutory period for reply expire later than **SIX MONTHS** from the mailing date of this final action.

### ***Response to Argument***

In the previous remark filed on 12/31/2007, the applicant's main and only argument was that the prior arts cited by the examiner in the previous Office Action teach a central image exchange server intended to transfer check image file, while applicant amended the claims to reflect that the centralized storage system is intended

to archive check images, and said check images are retrievable by at least two banks. The applicant argues that the "central exchange server" referred to in Craig is for temporarily storing images. Examiner reminds applicant that "temporarily storing" is a relative term. No bank in the industry stores check image permanently. Usually, banks store check image for 7 years, and that could be viewed as "temporarily storing" to some. The examiner submitted that Craig does not explicitly teach data retrieval from the centralized storage system as claimed in the previous amendment, but an additional prior art was supplied to fill up this gap. Reyes (Pub. No.: US 2005/00333685) teaches check data is stored in a substantially centralized storage system and is retrievable by both the payor bank and payee bank.

In remark filed on 05/16/2008, the applicant argues that Reyes is not properly combinable with Cahill and Craig. Applicant reasons that Cahill and Craig are related to paper checks and the check clearing process and Reyes is directed to retail merchant system making use of electronic document templates to process smart card enabled payments in a way that mimics the use of checks. The examiner disagreed. The abstract of Reyes clearly teaches "a computerized method for effecting payment by a check", and paragraph 0008 states that Reyes' invention is "a computerized method for effecting payment by a check includes generating an electronic image of a check drawing on a checking account of an account holder on an output device". Reyes is clearly an analogous art to Cahill and Craig. Furthermore, the main reason Reyes is cited is to show the centralized storage system. Paragraph 0036 of Reyes clearly teaches a shared archive facility, where the image replacement document is stored and

used to access by various banks. The examiner confirms that the combination of Cahill, Craig, and Reyes is proper. This opinion was included in the Advisory Action filed on 05/30/2008.

In the present amendments, the applicant modifies the claims to use a single file which contains multiple check images. Cahill teaches grouping multiple check image or TIFF files into a binary large object (BLOB), which is a single file. Cahill also teaches bundling a plurality of the images together in a grouping and storing the grouping as a unit in the electronic storage device. See column 9. There are enough evidences to show that a single file can contains multiple check images.

The applicant also states that the invention as claimed operates in a batch mode. However, this feature is not found in the claim. Therefore this argument is moot.

Applicant's arguments have been fully considered but they are not persuasive.

Examiner's note: Examiner has pointed out particular references contained in the prior art of record in the body of this action for the convenience of the Applicant. Although the specified citations are representative of the teachings in the art and are applied to the specific limitations within the individual claim, other passages and figures may apply. Applicant, in preparing the response, should consider fully the entire reference as potentially teaching all or part of the claimed invention, as well as the content of the passage as taught by the prior art or disclosed by the Examiner.

***Claim Rejection – USC 103***

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The following is a quotation of 35 U.S.C. 103(a) which forms the basis for all obviousness rejections set forth in this Office action:

(a) A patent may not be obtained though the invention is not identically disclosed or described as set forth in section 102 of this title, if the differences between the subject matter sought to be patented and the prior art are such that the subject matter as a whole would have been obvious at the time the invention was made to a person having ordinary skill in the art to which said subject matter pertains. Patentability shall not be negated by the manner in which the invention was made.

Claim 1-27, 29-31, 33-35, 37-39, 41-43, 45, 47-54, and 56-60 are rejected under 35 U.S.C. 103(a) as being unpatentable over US Patent Number 5,678,046 to Cahill et al., in view of Craig et al (Pub. No.: US 2004/0148235), and further in view of Reyes (Pub. No.: US 2005/0033685).

As per claim 1, Cahill teaches a method to store and provide access to check images, comprising:

polling for files, wherein at a single file includes the check images (see column 2, line 64-67, and column 3, line 28-30 and line 62-65, and column 8, line 58-61; see column 9, line 19-42, Cahill teaches grouping multiple check image or TIFF files into a binary large object (BLOB), which is a single file; Cahill also teaches bundling a plurality of the images together in a grouping and storing the grouping as a unit in the electronic storage device; there are enough evidences to show that a single file can contains multiple check images; please refer to this claim and response to remark for the reasoning of the rejection of the single file containing multiple image files);

storing the check images in a storage layer (see abstract, column 1, line 13-15, and column 3, line 28-30, and column 8, line 55-61); and

identifying each check image by a unique handle (see column 8, line 58-61, and column 9, line 5-15, and column 25, line 1-13; information from MICR line or the combination of account number, check number, and check amount acts the same role as unique handle)

Examiner notes however, Cahill does not teach that the check images can be retrieved by at least two banks from a substantially centralized storage system.

Craig teaches the check images can be accessed by at least two banks (see abstract, see paragraph 0006 through 0010).

Reyes teaches check image replacement document can be retrieved by at least two banks from a substantially centralized storage system (see paragraph 0036; check image replacement document can replace raw check image and provide the same function; also the technology for storing check image replacement document is the

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same as storing check image; a “shared archive facility” is a substantially centralized storage system”).

It would have been obvious to one of ordinary skill in the art at the time of invention to modify the reference to include check images can be retrieved by at least two banks from a substantially centralized storage system.

One of ordinary skill in the art would have been motivated to modify the reference in order to eliminate the physical shipment of checks between depositary and paying banks and speed up the transition process.

As per claim 2, Cahill teaches wherein the polling for files further comprising polling a landing zone for files. A landing zone is an area of storage, typically behind a firewall, into which a bank or financial institution can deposit a file for processing by a storage system according to the invention (see column 9, line 37-50, and column 15, line 20-53).

As per claim 3, As per claim 3, Cahill teaches retrieving the single file in response to finding the single file in the landing zone (see column 1, line 12-19, and column 9, line 43-50, and column 29, line 29-41). Examiner notes however, Cahill does not explicitly teach a substantially centralized storage system.

Reyes teaches a substantially centralized storage system (see paragraph 0036, a “shared archive facility” is a substantially centralized storage system”).

It would have been obvious to one of ordinary skill in the art at the time of invention to modify the reference to include a substantially centralized storage system.

One of ordinary skill in the art would have been motivated to modify the reference in order to make check image file available for retrieval by both payor banks and payee banks.

As per claim 4, Cahill teaches storing the index information including the unique handle for each check image in the storage layer (see column 3, line 62-65, column 15, line 57-67, and column 23, line 22-33, and column 29, line 12-16); as discussed earlier, the combination of account number, check number, and check amount acts the same role as unique handle).

As per claim 5, Cahill teaches parsing the file in response to the single file being one of a cross-reference file or a load file (see column 23, line 34-56, and column 24, line 1-10). Parsing is defined as “the use of algorithms to analyze data into components” ([www.genpromag.com/Glossary~LETTER~P.html](http://www.genpromag.com/Glossary~LETTER~P.html)).

As per claim 6, Cahill teaches looking up the check images based on information in the cross-reference file (see column 9, line 43-50, and column 25, line 49-65, and column 9, line 29-41, and column 30, line 1-14).

As per claim 7, Cahill does not teach building a permissions database in response to the file being an electronic cash presentment file. ECP is defined as “check

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truncation methodology in which the paper check's MICR line information is captured and stored electronically for presentment. The physical checks may or may not be presented after the electronic files are delivered, depending on the type of ECP service that is used" ([www.ffiec.gov/ffiecinfobase/html\\_pages/gl\\_01a.html](http://www.ffiec.gov/ffiecinfobase/html_pages/gl_01a.html)).

Craig teaches building a permissions database in response to the single file being an electronic cash presentment file (see paragraph 0023, 0024, and 0036).

It would have been obvious to one of ordinary skill in the art at the time of invention to modify the reference to build a permission database in response to the single file being an electronic cash presentment file.

One of ordinary skill in the art would have been motivated to modify the reference in order to verify the accessibility of the images by the paying bank.

As per claim 8, Cahill does not teach wherein storing the check images further comprises storing at least some of the check images in at least one of a transit folder, an exchange zone, and an on us folder.

Craig teaches storing the check images further comprises storing at least some of the check images in at least one of a transit folder, an exchange zone, and an on us folder (see paragraph 0010, 0026, 0034, and 0036, see "client image exchange server" and "central image exchange server").

It would have been obvious to one of ordinary skill in the art at the time of invention to modify the reference to store at least some of the check images in at least one of a transit folder, an exchange zone, and an on us folder.

One of ordinary skill in the art would have been motivated to modify the reference in order to eliminate the physical shipment of checks between depositary and paying banks and speed up the transition process.

As per claim 9, Cahill teaches apparatus to store and provide access to check images, comprising:

means for polling for files, wherein a single file includes the check images (see column 2, line 64-67, and column 3, line 28-30 and line 62-65, and column 8, line 58-61);

means for storing the check images in a storage layer (see abstract, column 1, line 13-15, and column 3, line 28-30, and column 8, line 55-61); and

means for identifying each check image by a unique handle (see column 8, line 58-61, and column 9, line 5-15, and column 25, line 1-13; information from MICR line or the combination of account number, check number, and check amount acts the same role as unique handle)

Examiner notes however, Cahill does not teach the check images can be retrieved by at least two banks from a substantially centralized storage system.

Craig teaches the check images can be accessed by at least two banks (see abstract, see paragraph 0006 through 0010).



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Reyes teaches check image replacement document can be retrieved by at least two banks from a substantially centralized storage system (see paragraph 0036; check image replacement document can replace raw check image and provide the same function; also the technology for storing check image replacement document is the same as storing check image).

It would have been obvious to one of ordinary skill in the art at the time of invention to modify the reference to include check images can be retrieved by at least two banks from a substantially centralized storage system.

One of ordinary skill in the art would have been motivated to modify the reference in order to eliminate the physical shipment of checks between depositary and paying banks and speed up the transition process.

As per claim 10, Cahill teaches a landing zone for the files (see column 9, line 37-50, and column 15, line 20-53).

As per claim 11, Cahill teaches further comprising means for retrieving the single file in response to finding the single file in the landing zone (see column 1, line 12-19, and column 9, line 43-50, and column 29, line 29-41). Examiner notes however, Cahill does not explicitly teach a substantially centralized storage system.

Reyes teaches a substantially centralized storage system (see paragraph 0036, a “shared archive facility” is a substantially centralized storage system”).

It would have been obvious to one of ordinary skill in the art at the time of invention to modify the reference to include a substantially centralized storage system.

One of ordinary skill in the art would have been motivated to modify the reference in order to make check image file available for retrieval by both payor banks and payee banks.

As per claim 12, Cahill teaches means for storing the index information including the unique handle for each check image in the storage layer (see column 3, line 62-65, column 15, line 57-67, and column 23, line 22-33, and column 29, line 12-16); as discussed earlier, the combination of account number, check number, and check amount acts the same role as unique handle).

As per claim 13, Cahill teaches means for parsing the single file in response to the file being one of a cross-reference file and a load file (see column 23, line 34-56, and column 24, line 1-10).

As per claim 14, Cahill teaches means for looking up the check images based on information in the cross-reference file (see column 9, line 43-50, and column 25, line 49-65, and column 9, line 29-41, and column 30, line 1-14).

As per claim 15, Cahill does not teach means for building a permissions database in response to the single file being an electronic cash presentment file.

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Craig teaches means for building a permissions database in response to the file being an electronic cash presentment file (see paragraph 0023, 0024, and 0036).

It would have been obvious to one of ordinary skill in the art at the time of invention to modify the reference to include means for building a permission database in response to the file being an electronic cash presentment file.

One of ordinary skill in the art would have been motivated to modify the reference in order to verify the accessibility of the images by the paying bank.

As per claim 16, Cahill does not teach wherein the means for storing the check images further comprises at least one of a transit folder, an exchange zone, and an on us folder.

Craig teaches the means for storing the check images further comprises storing at least some of the check images in at least one of a transit folder, an exchange zone, and an on us folder (see paragraph 0010, 0026, 0034, and 0036, see “client image exchange server” and “central image exchange server”).

It would have been obvious to one of ordinary skill in the art at the time of invention to modify the reference to include means for storing at least some of the check images in at least one of a transit folder, an exchange zone, and an on us folder.

One of ordinary skill in the art would have been motivated to modify the reference in order to eliminate the physical shipment of checks between depository and paying banks and speed up the transition process.

As per claim 17, Cahill teaches a computer program product comprising computer program code to store and provide access to check images, the computer program code further comprising:

- instructions for polling for files, wherein a single file includes the check images (see column 2, line 64-67, and column 3, line 28-30 and line 62-65, and column 8, line 58-61);

- instructions for storing the check images in a storage layer (see abstract, column 1, line 13-15, and column 3, line 28-30, and column 8, line 55-61); and

- instructions for identifying each check image by a unique handle (see column 8, line 58-61, and column 9, line 5-15, and column 25, line 1-13; information from MICR line or the combination of account number, check number, and check amount acts the same role as unique handle).

Examiner notes however, Cahill does not teach that the check images can be retrieved by at least two banks from a substantially centralized storage system.

Craig teaches the check images can be accessed by at least two banks (see abstract, see paragraph 0006 through 0010).

Reyes teaches check image replacement document can be retrieved by at least two banks from a substantially centralized storage system (see paragraph 0036; check image replacement document can replace raw check image and provide the same function; also the technology for storing check image replacement document is the

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same as storing check image; a “shared archive facility” is a substantially centralized storage system”).

It would have been obvious to one of ordinary skill in the art at the time of invention to modify the reference to include check images can be retrieved by at least two banks from a substantially centralized storage system.

One of ordinary skill in the art would have been motivated to modify the reference in order to eliminate the physical shipment of checks between depositary and paying banks and speed up the transition process.

As per claim 18, Cahill teaches wherein the computer program code further comprises instructions for polling maintaining a landing zone for files (see column 9, line 37-50, and column 15, line 20-53).

As per claim 19, Cahill teaches wherein the computer program code further comprises instructions for retrieving the single file in response to finding the single file in the landing zone (see column 1, line 12-19, and column 9, line 43-50, and column 29, line 29-41). Examiner notes however, Cahill does not explicitly teach a substantially centralized storage system.

Reyes teaches a substantially centralized storage system (see paragraph 0036, a “shared archive facility” is a substantially centralized storage system”).

It would have been obvious to one of ordinary skill in the art at the time of invention to modify the reference to include a substantially centralized storage system.

One of ordinary skill in the art would have been motivated to modify the reference in order to make check image file available for retrieval by both payor banks and payee banks.

As per claim 20, Cahill teaches wherein the computer program code further comprises instructions for storing the index information including the unique handle for each check image in the storage layer (see column 3, line 62-65, column 15, line 57-67, and column 23, line 22-33, and column 29, line 12-16).

As per claim 21, Cahill teaches wherein the computer program code further comprises instructions for parsing the single file in response to the single file being one of a cross-reference file and a load file (see column 23, line 34-56, and column 24, line 1-10).

As per claim 22, Cahill teaches wherein the computer program code further comprises instructions for looking up the check images based on information in the cross-reference file (see column 9, line 43-50, and column 25, line 49-65, and column 9, line 29-41, and column 30, line 1-14).

As per claim 23, Cahill does not teach wherein the computer program code further comprises instructions for building a permissions database in response to the single file being an electronic cash presentment file.

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Craig teaches the computer program code further comprises instructions for building a permissions database in response to the file being an electronic cash presentment file (see paragraph 0023, 0024, and 0036).

It would have been obvious to one of ordinary skill in the art at the time of invention to modify the reference to build a permission database in response to the file being an electronic cash presentment file.

One of ordinary skill in the art would have been motivated to modify the reference in order to verify the accessibility of the images by the paying bank.

As per claim 24, Cahill does not wherein the computer program code further comprises instructions for storing the check images in at least one of a transit folder, an exchange zone, and an on us folder.

Craig teaches the computer program code further comprises instructions for storing the check images further comprises storing at least some of the check images in at least one of a transit folder, an exchange zone, and an on us folder (see paragraph 0010, 0026, 0034, and 0036, see "client image exchange server" and "central image exchange server").

It would have been obvious to one of ordinary skill in the art at the time of invention to modify the reference to store at least some of the check images in at least one of a transit folder, an exchange zone, and an on us folder.

One of ordinary skill in the art would have been motivated to modify the reference in order to eliminate the physical shipment of checks between depositary and paying banks and speed up the transition process.

As per claim 25, Cahill teaches a method of centralizing check images for access by both a capture bank and a paying bank, the method comprising:

acquiring a cross-reference file information supporting a check clearing process (see column 15, line 44-67, and column 23, line 34-56);

storing the check images and information from the cross-reference file (see abstract, column 1, line 13-15, and column 3, line 28-30, and column 8, line 55-61); and

rendering the check images based on the information (see column 9, line 43-50, and column 25, line 49-65, and column 9, line 29-41, and column 30, line 1-14).

Examiner notes however, Cahill does not teach receiving a single file including the check images from the capture bank; acquiring a cross-reference file from at least one of the paying bank and the capture bank; storing the check images and information in a substantially centralized storage system; rendering the check images to the capture bank upon retrieval by the capture bank and to the paying bank upon retrieval by the paying bank based on the information so that the check images are accessible upon retrieval by both the capture bank and the paying bank from the substantially centralized storage system.

Craig teaches receiving a single file including the check images from the capture bank (see paragraph 0022, 0023, and 0024);

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storing the check images and information in a substantially centralized storage system (see paragraph 0010, 0024, and 0036);

acquiring a check image file from at least one of the paying bank and the capture bank (see paragraph 0010 and 0024);

rendering the check images to the capture bank and the paying bank so that the check images are accessible by both the capture bank and the paying bank (see paragraph 0010, 0024, and 0036).

replacement document is the same as storing check image; a “shared archive Reyes teaches rendering the check images to the capture bank upon retrieval by the capture bank and to the paying bank upon retrieval by the paying bank based on the information so that the check images are accessible upon retrieval by both the capture bank and the paying bank from the substantially centralized storage system (see paragraph 0036; check image replacement document can replace raw check image and provide the same function; also the technology for storing check image facility” is a substantially centralized storage system”).

It would have been obvious to one of ordinary skill in the art at the time of invention to modify the reference to include the above features.

One of ordinary skill in the art would have been motivated to modify the reference in order to eliminate the physical shipment of checks between depository and paying banks and speed up the transition process.

As per claim 26, Cahill teaches the cross-reference file (see column 23, line 34-56, and column 24, line 1-10, and column 25, line 49-65). Examiner notes however, Cahill does not teach receiving the cross-reference file from the paying bank. Craig teaches receiving the check image file from the paying bank (see paragraph 0010 and 0024).

It would have been obvious to one of ordinary skill in the art at the time of invention to combine the invention of Cahill and Craig to receive the cross-reference file from the paying bank.

One of ordinary skill in the art would have been motivated to modify the reference in order to enable both the depository bank and the paying bank to access the check image file.

As per claim 27, Cahill teaches wherein the cross-reference file further comprises unique handles to identify the check images (see column 8, line 58-61, and column 9, line 5-15, and column 25, line 1-13; information from MICR line or the combination of account number, check number, and check amount acts the same role as unique handle).

As per 29, 30, and 31, Cahill does not teach wherein the rendering of the check images further comprises reading a check image from a first storage area for retrieval by the capture bank, and reading the check image from a second storage area for retrieval by the paying bank.

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Craig teaches reading a check image from a first storage area for use by the capture bank, and reading the check image from a second storage area for use by the paying bank (see paragraph 0010, 0024, 0034, 0036 and 0039, and Fig 1).

Reyes teaches reading a check image from a first storage area for retrieval by the capture bank, and reading the check image from a second storage area for retrieval by the paying bank (see paragraph 0036, check image replacement document can replace raw check image and provide the same function; also the technology for storing check image replacement document is the same as storing check image).

It would have been obvious to one of ordinary skill in the art at the time of invention to modify the reference to include reading a check image from a first storage area for retrieval by the capture bank, and reading the check image from a second storage area retrieval use by the paying bank.

One of ordinary skill in the art would have been motivated to modify the reference in order to eliminate the physical shipment of checks between depositary and paying banks and speed up the transition process.

As per claim 33, 34, and 35, Cahill does not teach wherein the rendering of the check images further comprises reading a check image from the same storage area for retrieval by both the capture bank and the paying bank.

Craig teaches reading a check image from the same storage area for use by both the capture bank and the paying bank (see paragraph 0010, 0024, 0034, 0036 and 0039, and Fig 1).

Reyes teaches reading a check image from the same storage area for retrieval by both the capture bank and the paying bank (see paragraph 0036, check image replacement document can replace raw check image and provide the same function; also the technology for storing check image replacement document is the same as storing check image).

It would have been obvious to one of ordinary skill in the art at the time of invention to modify the reference to include reading a check image from the same storage area for retrieval by both the capture bank and the paying bank.

One of ordinary skill in the art would have been motivated to modify the reference in order to eliminate the physical shipment of checks between depositary and paying banks and speed up the transition process.

As per claim 37, Cahill teaches a computer program product comprising computer program code for centralizing check images for access by both a capture bank and a paying bank, the computer program code further comprising:

instructions for acquiring a cross-reference file (see column 15, line 44-67, and column 23, line 34-56);

instructions for storing information from the cross-reference file (see abstract, column 1, line 13-15, and column 3, line 28-30, and column 8, line 55-61); and

(see column 9, line 43-50, and column 25, line 49-65, and column 9, line 29-41, and column 30, line 1-14).

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Examiner notes however, Cahill does not teach instructions for receiving a single file the check images from the capture bank; instructions for acquiring a cross-reference file from at least one of the paying bank and the capture bank; instructions for storing the check images and information in a substantially centralized storage system; instructions for rendering the check images to the capture bank upon retrieval by the capture bank and to the paying bank upon retrieval by the paying bank based on the information so that the check images are accessible upon retrieval by both the capture bank and the paying bank from the substantially centralized storage system.

Craig teaches instructions for receiving a single file including the check images from the capture bank (see paragraph 0022, 0023, and 0024);

instructions for storing the check images and information (see paragraph 0010, 0024, and 0036);

instructions for acquiring a check image file from at least one of the paying bank and the capture bank (see paragraph 0010 and 0024);

instructions for rendering the check images to the capture bank and the paying bank so that the check images are accessible by both the capture bank and the paying bank (see paragraph 0010, 0024, and 0036).

Reyes teaches instructions for rendering the check images to the capture bank upon retrieval by the capture bank and to the paying bank upon retrieval by the paying bank based on the information so that the check images are accessible upon retrieval by both the capture bank and the paying bank from the substantially centralized storage system (see paragraph 0036, check image replacement document can replace raw check image and provide the same function; also the technology for storing check image replacement document is the same as storing check image; a "shared archive facility" is a substantially centralized storage system").

It would have been obvious to one of ordinary skill in the art at the time of invention to modify the reference to include the above features.

One of ordinary skill in the art would have been motivated to modify the reference in order to eliminate the physical shipment of checks between depositary and paying banks and speed up the transition process.

As per claim 38, Cahill teaches wherein the computer program code further comprises instructions for parsing the cross-reference file (see column 23, line 34-56, and column 24, line 1-10).

As per claim 39, Cahill teaches wherein the instructions for parsing the cross-reference file are operable to determine unique handles to identify the check images (see column 23, line 34-56, and column 24, line 1-10, column 29, line 12-16).

As per claim 41, 42, and 43, Cahill does not teach wherein the instructions for the rendering of the check images further comprise instructions for reading a check images

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from a first storage area for retrieval by the capture bank, and reading the check image from a second storage area for retrieval by the paying bank.

Craig teaches instructions for reading a check image from a first storage area for use by the capture bank, and reading the check image from a second storage area for use by the paying bank (see paragraph 0010, 0024, 0034, 0036 and 0039, and Fig 1).

Reyes teaches instructions for reading a check images from a first storage area for retrieval by the capture bank, and reading the check image from a second storage area for retrieval by the paying bank (see paragraph 0036, check image replacement document can replace raw check image and provide the same function; also the technology for storing check image replacement document is the same as storing check image).

It would have been obvious to one of ordinary skill in the art at the time of invention to modify the reference to include instructions for reading a check images from a first storage area for retrieval by the capture bank, and reading the check image from a second storage area for retrieval by the paying bank.

One of ordinary skill in the art would have been motivated to modify the reference in order to eliminate the physical shipment of checks between depositary and paying banks and speed up the transition process.

As per claim 45, 46, 57, Cahill does not teach wherein the instructions for the rendering of the check images further comprise instructions for reading a check image from the same storage area for retrieval by both the capture bank and the paying bank.

Craig teaches instructions for reading a check image from the same storage area for use by both the capture bank and the paying bank (see paragraph 0010, 0024, 0034, 0036 and 0039, and Fig 1).

Reyes teaches instructions for reading a check image from the same storage area for retrieval by both the capture bank and the paying bank (see paragraph 0036, check image replacement document can replace raw check image and provide the same function; also the technology for storing check image replacement document is the same as storing check image; a "shared archive facility" is a substantially centralized storage system").

It would have been obvious to one of ordinary skill in the art at the time of invention to modify the reference to include instructions for reading a check image from the same storage area for retrieval by both the capture bank and the paying bank.

One of ordinary skill in the art would have been motivated to modify the reference in order to eliminate the physical shipment of checks between depositary and paying banks and speed up the transition process.

As per claim 49, Cahill teaches an apparatus for centralizing check images for access by both a capture bank and a paying bank, the apparatus comprising:

means for acquiring a cross-reference file (see column 15, line 44-67, and column 23, line 34-56);

means for storing information from the cross-reference file (see abstract, column 1, line 13-15, and column 3, line 28-30, and column 8, line 55-61); and



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means for rendering the check images based on the information (see column 9, line 43-50, and column 25, line 49-65, and column 9, line 29-41, and column 30, line 1-14).

Examiner notes however, Cahill does not teach means for receiving a single file including the check images from the capture bank; means for acquiring a cross-reference file from at least one of the paying bank and the capture bank; means for storing the check images and information in a substantially centralized storage system; means for rendering the check images to the capture bank upon retrieval by the capture bank and to the paying bank upon retrieval by the paying bank based on the information so that the check images are accessible upon retrieval by both the capture bank and the paying bank from the substantially centralized storage system.

Craig teaches means for receiving a single file including the check images from the capture bank (see paragraph 0022, 0023, and 0024);

means for storing the check images and information in a substantially centralized storage system (see paragraph 0010, 0024, and 0036);

means for acquiring a check image file from at least one of the paying bank and the capture bank (see paragraph 0010 and 0024);

means for rendering the check images to the capture bank and the paying bank so that the check images are accessible by both the capture bank and the paying bank (see paragraph 0010, 0024, and 0036).

Reyes teaches means for rendering the check images to the capture bank upon retrieval by the capture bank and to the paying bank upon retrieval by the paying bank based on the information so that the check images are accessible upon retrieval by both the capture bank and the paying bank from the substantially centralized storage system (see paragraph 0036, check image replacement document can replace raw check image and provide the same function; also the technology for storing check image replacement document is the same as storing check image; a "shared archive facility" is a substantially centralized storage system")

It would have been obvious to one of ordinary skill in the art at the time of invention to modify the reference to include the above features.

One of ordinary skill in the art would have been motivated to modify the reference in order to eliminate the physical shipment of checks between depositary and paying banks and speed up the transition process.

As per claim 50, Cahill does not teach further comprising means for reading a check image from a first storage area for retrieval by the capture bank, and reading the check image from a second storage area for retrieval by the paying bank.

Craig teaches means for reading a check image from a first storage area for use by the capture bank, and reading the check image from a second storage area for use by the paying bank (see paragraph 0010, 0024, 0034, 0036 and 0039, and Fig 1).

Reyes teaches means for reading a check image from a first storage area for retrieval by the capture bank, and reading the check image from a second storage area

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for retrieval by the paying bank (see paragraph 0036, check image replacement document can replace raw check image and provide the same function; also the technology for storing check image replacement document is the same as storing check image; a “shared archive facility” is a substantially centralized storage system”).

It would have been obvious to one of ordinary skill in the art at the time of invention to modify the reference to include means for reading a check image from a first storage area for retrieval by the capture bank, and reading the check image from a second storage area for retrieval by the paying bank.

One of ordinary skill in the art would have been motivated to modify the reference in order to eliminate the physical shipment of checks between depositary and paying banks and speed up the transition process.

As per claim 51, Cahill does not teach further comprising means for reading a check image from the same storage area for retrieval by both the capture bank and the paying bank.

Craig teaches means for reading a check image from the same storage area for use by both the capture bank and the paying bank (see paragraph 0010, 0024, 0034, 0036 and 0039, and Fig 1).

Reyes teaches means for reading a check image from the same storage area for retrieval by both the capture bank and the paying bank (see paragraph 0036, check image replacement document can replace raw check image and provide the same function; also the technology for storing check image replacement document is the same as storing check image; a “shared archive facility” is a substantially centralized storage system”).

It would have been obvious to one of ordinary skill in the art at the time of invention to modify the reference to means for reading a check image from the same storage area for retrieval by both the capture bank and the paying bank.

One of ordinary skill in the art would have been motivated to modify the reference in order to eliminate the physical shipment of checks between depositary and paying banks and speed up the transition process.

As per claim 52, Cahill teaches a system for centralizing check images for access by both a capture bank and a paying bank, the system comprising:

- a landing zone operable to receive check images in a single file from the capture bank and information supporting a check clearing process from at least one of the capture bank and the paying bank (see column 9, line 37-50, and column 15, line 20-53);

- a storage layer operable to store the check images and to manage databases comprising the information supporting the check clearing process (see column 15, line 44-67, and column 24, line 1-15, and column 30, line 1-14);

- computer program instructions to identify files in the landing zone and to instantiate a parsing process to parse at least some files (see column 23, line 34-56, and column 24, line 1-10); and

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Examiner notes however, Cahill does not explicitly teach receiving check images from at least one of the capture bank and the paying bank; a computer program instructions to execute a loading process to store the check images in the storage layer to be retrieved from the system by both the capture bank and the paying bank based on the information supporting the check clearing process.

Craig teaches receiving check images from at least one of the capture bank and the paying bank (see paragraph 0010 and 0024);

a loading process to store the check images in the storage layer to be accessed from the system based on the information supporting the check clearing process (see paragraph 0010, 0024, 0034, 0036 and 0039, and Fig 1).

Reyes teaches a computer program instructions to execute a loading process to store the check images in the storage layer to be retrieved from the system by both the capture bank and the paying bank based on the information supporting the check clearing process (see paragraph 0036; check image replacement document can replace raw check image and provide the same function; also the technology for storing check image replacement document is the same as storing check image; a "shared archive facility" is a substantially centralized storage system").

It would have been obvious to one of ordinary skill in the art at the time of invention to modify the reference to include the above features.

One of ordinary skill in the art would have been motivated to modify the reference in order to enable sharing the check image files between the capture bank and the paying bank.

As per claim 53, Cahill teaches wherein the computer program instructions to identify files is operable to cause the parsing of a cross-reference file received from the paying bank (see column 23, line 34-56, and column 24, line 1-10).

As per claim 54, Cahill teaches wherein the cross-reference file comprises unique handles identifying the check images (see column 8, line 58-61, and column 9, line 5-15, and column 25, line 1-13; information from MICR line or the combination of account number, check number, and check amount acts the same role as unique handle).

As per claim 56, Cahill does not teach wherein the databases further comprise an information interchange database.

Craig teaches the databases further comprise an information interchange database (see paragraph 0024 and 0036).

It would have been obvious to one of ordinary skill in the art in the time of invention to modify the reference so that the databases further comprise an information interchange database.

One of ordinary skill in the art would have been motivated to modify the reference in order to enable check image sharing between banks.

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As per claim 57, Cahill teaches wherein the databases further comprise a profiling database (see column 23, line 34-67, and column 28, line 52-56).

As per claim 58, Cahill does not teach wherein the databases further comprises a permissions database created using an electronic cash presentment (ECP) file received from the capture bank.

Craig teaches permissions database created using an electronic cash presentment (ECP) file received from the capture bank (see paragraph 0023, 0024, and 0036).

It would have been obvious to one of ordinary skill in the art at the time of invention to modify the reference to build a permission database using an electronic cash presentment file.

One of ordinary skill in the art would have been motivated to modify the reference in order to verify the accessibility of the images by the paying bank.

As per claim 59, Cahill teaches a computer readable memory system encoded with a cross- reference file for enabling centralizing of check images for access by both a capture bank and a paying bank in support of a check clearing process, the cross-reference file comprising at least one index detail record further comprising:

a cross-reference return code to provide image status (see column 6, line 3-8 and line 11-26); and

a unique handle to identify a check image included among check images received in a single file from a capture bank (see column 8, line 58-61, and column 9, line 5-15, and column 25, line 1-13; information from MICR line or the combination of account number, check number, and check amount acts the same role as unique handle).

Examiner notes however, Cahill does not teach a cross-reference return code within a substantially centralized system, and that the check image is accessible from for retrieval the substantially centralized storage system by both the capture bank and the paying bank.

Reyes teaches using a substantially centralized system accessible for retrieval by both the capture bank and the paying bank (see paragraph 0036; check image replacement document can replace raw check image and provide the same function; also the technology for storing check image replacement document is the same as storing check image; a “shared archive facility” is a substantially centralized storage system”).

It would have been obvious to one of ordinary skill in the art at the time of invention to modify the reference to include a cross-reference return code within a substantially centralized system, and that the check image is accessible from for retrieval the substantially centralized storage system by both the capture bank and the paying bank.

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One of ordinary skill in the art would have been motivated to modify the reference in order to eliminate the physical shipment of checks between depositary and paying banks and speed up the transition process.

As per claim 60, Cahill teaches wherein the cross-reference file further comprises:

- at least one header record (see column 30, line 1-14); and
- at least one index definition record (see column 15, 44-67, and column 28, line 52-56).

Claim 28, 32, 36, 40, 44, 48, 55, 61, and 62 are rejected under 35 U.S.C. 103(a) as being unpatentable over US Patent Number 5,678,046 to Cahill et al., in view of Craig et al (Pub. No.: US 2004/0148235), and further in view of US Patent Number 5,784,610 to Copeland, III et al.

As per claim 28, Cahill does not teach wherein the unique handles further comprise check image management system (CIMS) keys.

Copeland teaches the unique handles further comprise check image management system (CIMS) keys (see column 7, line 4-11, and column 12, line 19-23).

It would have been obvious to one of ordinary skill in the art at the time of invention to modify the reference to include check image management system (CIMS) keys in the unique handles.

One of ordinary skill in the art would have been motivated to modify the reference in order to provide specify the components of the unique handle.

As per claim 32, Cahill does not teach wherein the rendering of the check images further comprises reading a check image from a first storage area for retrieval by the capture bank, and reading the check image from a second storage area for retrieval by the paying bank.

Craig teaches reading a check image from a first storage area for use by the capture bank, and reading the check image from a second storage area for use by the paying bank (see paragraph 0010, 0024, 0034, 0036 and 0039, and Fig 1).

Reyes teaches reading a check image from a first storage area for retrieval by the capture bank, and reading the check image from a second storage area for retrieval by the paying bank (see paragraph 0036, check image replacement document can replace raw check image and provide the same function; also the technology for storing check image replacement document is the same as storing check image).

It would have been obvious to one of ordinary skill in the art at the time of invention to modify the reference to include reading a check image from a first storage

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area for retrieval by the capture bank, and reading the check image from a second storage area retrieval use by the paying bank.

One of ordinary skill in the art would have been motivated to modify the reference in order to eliminate the physical shipment of checks between depositary and paying banks and speed up the transition process.

As per claim 36, Cahill does not teach wherein the rendering of the check images further comprises reading a check image from the same storage area for retrieval by both the capture bank and the paying bank.

Craig teaches reading a check image from the same storage area for use by both the capture bank and the paying bank (see paragraph 0010, 0024, 0034, 0036 and 0039, and Fig 1).

Reyes teaches reading a check image from the same storage area for retrieval by both the capture bank and the paying bank (see paragraph 0036, check image replacement document can replace raw check image and provide the same function; also the technology for storing check image replacement document is the same as storing check image).

It would have been obvious to one of ordinary skill in the art at the time of invention to modify the reference to include reading a check image from the same storage area for retrieval by both the capture bank and the paying bank. One of ordinary skill in the art would have been motivated to modify the reference in order to eliminate the physical shipment of checks between depositary and paying banks and speed up the transition process.

As per claim 40, Cahill does not teach wherein the unique handles further comprise check image management system (CIMS) keys.

Copeland teaches the unique handles further comprise check image management system (CIMS) keys (see column 7, line 4-11, and column 12, line 19-23).

It would have been obvious to one of ordinary skill in the art at the time of invention to modify the reference to include check image management system (CIMS) keys in the unique handles.

One of ordinary skill in the art would have been motivated to modify the reference in order to provide specify the components of the unique handle.

As per claim 44, Cahill does not teach wherein the instructions for the rendering of the check images further comprise instructions for reading a check image from a first storage area for retrieval by the capture bank, and reading the check image from a second storage area for retrieval by the paying bank.

Craig teaches instructions for reading a check image from a first storage area for use by the capture bank, and reading the check image from a second storage area for use by the paying bank (see paragraph 0010, 0024, 0034, 0036 and 0039, and Fig 1).

Reyes teaches instructions for reading a check images from a first storage area for retrieval by the capture bank, and reading the check image from a second storage area for retrieval by the paying bank (see paragraph 0036, check image replacement

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document can replace raw check image and provide the same function; also the technology for storing check image replacement document is the same as storing check image).

It would have been obvious to one of ordinary skill in the art at the time of invention to modify the reference to include instructions for reading a check images from a first storage area for retrieval by the capture bank, and reading the check image from a second storage area for retrieval by the paying bank.

One of ordinary skill in the art would have been motivated to modify the reference in order to eliminate the physical shipment of checks between depositary and paying banks and speed up the transition process.

As per claim 48, Cahill does not teach wherein the instructions for the rendering of the check images further comprise instructions for reading a check image from the same storage area for retrieval by both the capture bank and the paying bank.

Craig teaches instructions for reading a check image from the same storage area for use by both the capture bank and the paying bank (see paragraph 0010, 0024, 0034, 0036 and 0039, and Fig 1).

Reyes teaches instructions for reading a check image from the same storage area for retrieval by both the capture bank and the paying bank (see paragraph 0036, check image replacement document can replace raw check image and provide the same function; also the technology for storing check image replacement document is the same as storing check image; a “shared archive facility” is a substantially centralized storage system”).

It would have been obvious to one of ordinary skill in the art at the time of invention to modify the reference to include instructions for reading a check image from the same storage area for retrieval by both the capture bank and the paying bank. One of ordinary skill in the art would have been motivated to modify the reference in order to eliminate the physical shipment of checks between depositary and paying banks and speed up the transition process.

As per claim 55, Cahill does not teach wherein the unique handles comprise check image management system (CIMS) keys.

Copeland teaches the unique handles further comprise check image management system (CIMS) keys (see column 7, line 4-11, and column 12, line 19-23). It would have been obvious to one of ordinary skill in the art at the time of invention to modify the reference to include check image management system (CIMS) keys in the unique handles.

One of ordinary skill in the art would have been motivated to modify the reference in order to provide specify the components of the unique handle.

As per claim 61 and 62, Cahill does not teach wherein the unique handle comprises a check image management system (CIMS) key.

Copeland teaches the unique handles further comprise check image management system (CIMS) keys (see column 7, line 4-11, and column 12, line 19-23).

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It would have been obvious to one of ordinary skill in the art at the time of invention to modify the reference to include check image management system (CIMS) keys in the unique handles.

One of ordinary skill in the art would have been motivated to modify the reference in order to provide specify the components of the unique handle.



### ***Conclusion***

All claims are drawn to the same invention claimed in the application prior to the entry of the submission under 37 CFR 1.114 and could have been finally rejected on the grounds and art of record in the next Office action if they had been entered in the application prior to entry under 37 CFR 1.114. Accordingly, **THIS ACTION IS MADE FINAL** even though it is a first action after the filing of a request for continued examination and the submission under 37 CFR 1.114. See MPEP § 706.07(b). Applicant is reminded of the extension of time policy as set forth in 37 CFR 1.136(a).

A shortened statutory period for reply to this final action is set to expire THREE MONTHS from the mailing date of this action. In the event a first reply is filed within TWO MONTHS of the mailing date of this final action and the advisory action is not mailed until after the end of the THREE-MONTH shortened statutory period, then the shortened statutory period will expire on the date the advisory action is mailed, and any extension fee pursuant to 37 CFR 1.136(a) will be calculated from the mailing date of the advisory action. In no event, however, will the statutory period for reply expire later than SIX MONTHS from the mailing date of this final action.

Any inquiry concerning this communication or earlier communications from the examiner should be directed to HAO FU whose telephone number is (571)270-3441. The examiner can normally be reached on Mon-Fri/Mon-Thurs 7:30am-5:00pm.

If attempts to reach the examiner by telephone are unsuccessful, the examiner's supervisor, Tom Dixon can be reached on (571) 272-6803. The fax phone number for the organization where this application or proceeding is assigned is 571-273-8300.

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